Universal Charity Card System

by

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Background

Merchants, as part of their business strategy of keeping customers and fostering customer loyalty, make contributions to local charities based on the specific needs of their customers as a percentage of sales to those customers. This charitable contribution is made possible by the merchant selling to the charity bearer certificates for redemption at the merchant's store for the merchant's goods. These bearer certificates are sold at a discount from the face value to the charity. The charity in

turn sells those bearer certificates to its benefactors at full face value. The benefactors then use the bearer certificates at that specific merchant that issued the certificates.

This approach to raising charitable funds involves fund raisers' effort and has effort and inconveniences on the part of others built into it. For example, the benefactors have to buy these bearer certificates in bulk by paying cash to the charity and thus laying out funds in advance. The charity acts as a middle man and has to find and convince benefactors to buy these certificates to help the charity. The merchant has to print the bearer charity certificates and track them from selling to charity to until they are cashed by the benefactor.

An objective of the present invention is to eliminate the charity's role as a middle man in buying certificates from the merchant and selling them to the benefactor.

Another objective is to eliminate a benefactor's need to buy the certificates in advance and shell out large cash in advance.

Yet another objective is to eliminate the merchant's effort in having to print, sell and redeem and thus track the certificates.

Yet another objective is to enable those charities that do not participate in this approach of fund raising to participate in this approach by eliminating the effort on the charity's part of buying and selling charity certificates of a merchant.

Yet another objective is to achieve substantial reduction in effort and cost for the benefactor, the charity and the merchant by automating the system at the local and national level.

Summary

A Universal Charity Card System (UCCS) is described. In UCCS, there is a Universal Charity Card (UCC) which identifies a customer-benefactor and a charity by coded identification. The customer-benefactor is a customer of a merchant and benefactor of the charity. The coded identification may use magnetic encoding means or bar-coding means. If bar-code is used, it is preferable, that the customer-benefactor identification code is on one side of the card and the charity identification code is on the other side of the card.

The UCCS has a merchant computer system of the merchant. This may be an existing computer system used by the merchant for other tasks such as sales/receipt system in which a UCCS merchant software system is built into. The merchant computer system reads the Universal Charity Card's coded identification information via an input peripheral.

The UCCS merchant software has an interface function to merchant's sales/receipt system transferring coded identification data from the UCC and current total sale to the UCCS merchant software. It also has a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale and a function of printing charity name and cumulative charitable contribution on the current sales receipt.

The UCCS merchant software system also has data storage means in a UCCS merchant database which stores data on the customer-benefactor identification, the charity identification, merchant identification and charitable contribution.

The UCCS may preferably also have a UCCS central computer system which pre-stores the merchant's bank electronic fund transfer identification and the charity's bank electronic fund transfer identification. The UCCS central computer system links to the merchant computer system for downloading the UCCS merchant database. The central computer system downloads the merchant database and initiates a debit electronic fund transfer to the merchant's bank for an amount equal to the charitable contribution. The central computer system then collates data from different merchants for the same charity and initiates a credit electronic fund transfer to the charity's bank for an amount equal to the total of charitable contributions from different merchants.

The functions of debiting the merchant's bank and crediting the charity's bank may be performed once a month, or once every three months, or once every six months or once every year depending upon the volume of transactions and or the size of the charitable contributions.

The UCCS central computer system preferably has an interface function, using internet, enabling a charity to input the charity and customer-benefactor identification data into the central computer system. It also has a function enabling charity's status authentication, a function creating and printing Universal Charity Cards and an accounting statement function generating statements to the merchant, charity and customer-benefactor.

The central computer system, preferably may have yet another interface function, using internet, enabling a customer-benefactor to input customer-benefactor data and data on multiple charities with percent split among the charities. The customer-benefactor may also input one charity with a specific charitable cause or multiple charitable causes and percent split among the multiple charitable causes of a single charity.

The interface function of the central computer may utilize internet means or may be via telephone or may be via a person who receives this information and enters the information into the central computer system.

The UCCS by using a UCC, UCCS merchant software and UCCS central computer software seamlessly and effortlessly facilitates the efforts of the three parties involved, the merchant, the charity and the customer-benefactor.

Drawings

These and other features, aspects and advantages of the present invention will become better understood with regard to the following description, appended claims and accompanying drawings where:

Figure 1 is a version of system block diagram of Universal Charity Card System.

Figure 2A is a version of Universal Charity Card.

Figure 2B is another version of Universal Charity Card.

Figure 3 is a version of Universal Charity Card System's merchant software functions.

Figure 3A is a version of UCCS merchant database

Figure 4 is a version of Universal Charity Card System's central computer software functions.

Figure 4A is a version of UCCS central computer database

Description

A universal charity card system (10) has a universal charity card(11), a merchant with a merchant computer system (12), a charity (13) and a customer-benefactor (14), who is a customer of the merchant and purchases goods (14A) and wishes to benefit the charity. The universal charity card system, preferably has a central computer system(15).

The UCCS merchant computer system (12) may be an existing computer system with UCCS merchant software (20) and UCCS merchant database (20A) in it. The UCCS merchant computer system has an input peripheral device (21) for a bar-code and or magnetic code, a sales/receipt software (22) which prints customer sales receipt (22A), a Universal Charity Card System (UCCS) merchant software (20) and preferably an electronic link (23) to the UCCS central computer system (15).

With reference to Figure 2, the universal charity card (11) is a card with two sides, side 1(11A) and side 2 (11B). The customer-benefactor's identification (16) is bar-coded on side 1 and the charity's identification bar-coded on side 2 of the card (17). The customer-benefactor identification is, preferably bar coded on one side and the charity identification is bar-coded on the other side of the card, where a plurality

of charities may be bar-coded along with percent split of charitable contribution among the plurality of charities (18). A charity with a specific charitable cause or a charity with multiple charitable causes with percent split among the causes may be coded. For example, in a school district charity, parents of children attending a specific school may want their contributions to go towards that specific school.

The coding on the UCC may be by magnetic means on a magnetic strip on the card (19). Both the bar-coding and magnetic coding are existing technologies in wide use. It is conceivable that some merchants use bar coding and some magnetic coding only input peripheral devices. A UCC may have both bar-coding and magnetic coding on it.

With reference to Figure 3, The UCCS merchant software (20) has the function of: an interface function to merchant's sales/receipt system transferring UCC data and current total sale to the UCCS merchant software (25). The customer-benefactor identification read from the UCC is searched within the UCCS merchant database, and if a record does not exist, the merchant computer system prompts the merchant to read in the other side of the UCC card which has information on charity and a new database record for the customer-benefactor for the charities is created in the UCCS merchant database. If a magnetically encoded UCC is used which has all the information on a magnetic strip, the step of reading the other side of UCC may not be necessary. The Interface function waits for a sale complete signal from the sale/receipt software before proceeding to the next function.

The UCCS merchant software also functions of: computing charitable contribution as a percent of current sale and splitting among multiple charities or charitable causes of a single charity(26); a function of updating a merchant database

with customer-benefactor identification, charity identification and cumulative charitable contributions (27); and a function of printing charity name and cumulative charitable contribution on the current sales receipt (28).

Figure 3A shows a UCCS merchant database showing the essential database elements. The UCCS merchant software also may have a function that disburses funds to the charity for cumulative charitable contributions (29).

With reference to Figure 1 and 4, the UCCS Central computer system (15) has a UCCS central computer software (15A) which has the following functions.

A Charity interface function (30), which receives and saves data from the charity such as charity's tax exemption status and identification, charity's bank identification for electronic fund transfer (EFT) and customer-benefactor identification in the form of names and addresses.

A customer-benefactor interface function (31) which can receive and save data from a customer-benefactor on one or more charities, percent split contribution among charities, or percent split contribution among one or more causes with in a single charity.

A charity status authentication function (32) an a universal charity card printing function (33). The charity status authentication function may involve an automated or manual interface with the Internal Revenue Service to verify the tax exempt status of the charity. After printing, the UCC cards may be mailed to the charity for distribution to the customer-benefactors or they may be mailed directly to the customer-benefactors.

A merchant setup function (34) that downloads the UCCS merchant software package to the merchant computer system, enables its installation, set up and test. A merchant interface function (35) which receives data from merchant that may include merchant identification, merchant's bank electronic funds transfer identification merchant computer system identification.

An operation execution function (36) which has the sub functions of requesting and receiving UCCS merchant database download (37), merging data from the merchant data base into a UCCS central computer database (38), sorting the central computer database by merchant so that a debit electronic fund transfer order is issued to the merchant's bank (39), and sorting the central computer data base by charity so that a credit electronic fund transfer order is issued to the charity's bank (40). A management and or processing fee may be subtracted from the charitable funds distributed to the charity (40). There is also a sub-function of printing accounting statements to the customer-benefactor and the merchant (41)

Figure 4A shows the UCCS central computer data base showing the essential database elements.

The interface functions of the UCCS central computer system and the UCCS central computer software with the charity, the merchant and the customer-benefactor may utilize internet means or may be via telephone either automated or via a person . The internet and telephone technology are existing technologies in widespread use for such interface functions.

Although the present invention has been described in considerable detail with respect to certain preferred versions thereof, other versions are possible. Therefore,